

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Monica Borja  
 Debtor

Case No. 19-13024-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Keith  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 46

Date Rcvd: Jun 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2019.

db Monica Borja, 913 Constitution Avenue, Pen Argyl, PA 18072-9518  
 tr +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14322580 +Cerulean, PO Box 31292, Tampa, FL 33631-3292  
 14322586 Geisinger, 100 North Academy Ave, Danville PA 17822-3941  
 14322587 +HC Processing Center, 380 Data Drive, Suite 200, Draper, UT 84020-2361  
 14322592 +KML Law Group, 701 Market Street, Suite 5000, Philadelphia PA 19106-1541  
 14322593 +MABT/ContFin, 121 Continental Dr., Suite 108, Newark, DE 19713-4326  
 14322597 ++MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976  
 (address filed with court: Met-Ed, PO Box 16001, Reading, PA 196122)  
 14338363 +Met Ed, 101 Crawford's Corner Rd, Bldg #1 Suite 1-511, Holmdel, NJ 07733-1976  
 14322596 +Met Ed, 101 Crawford's Crn Rd Bldg 1, Suite 1-511, Holmdel, NJ 07733-1976  
 14322598 +Midwest Recovery Systems, 12 Westbury Dr. Ste D, St Charles, MO 63301-2543  
 14322599 +NEPA Community FCU, 337 Clay Avenue, Stroudsburg, PA 18360-1288  
 14322601 +Paramount Residential Mortgage Group, c/o Cenlar FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430  
 14332194 +Paramount Residential Mortgage Group, Inc., KML LAW GROUP, P.C., 701 Market St. Suite 5000, Philadelphia, PA 19106-1541  
 14322605 +Six Flags Great Adventure, PO Box 120, 1 Six Flags Blvd, Jackson NJ 08527-5369  
 14322608 +St. Luke's Physicians Group, P.O. Box 5386, Bethlehem, PA 18015-0386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: zac@fisherchristman.com Jun 22 2019 02:36:15 J. ZAC CHRISTMAN, Fisher Christman, 530 Main Street, Stroudsburg, PA 18360  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 22 2019 02:37:04 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jun 22 2019 02:36:51 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14322577 +EDI: TSYS2.COM Jun 22 2019 06:33:00 Barclays Bank DE, 700 Prides Xing, Newark, DE 19713-6102  
 14322578 +EDI: TSYS2.COM Jun 22 2019 06:33:00 Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803  
 14322579 EDI: CAPITALONE.COM Jun 22 2019 06:33:00 Capital One, PO Box 30281, Salt Lake City UT 84130-0281  
 14322581 EDI: RCSFNEMARIN.COM Jun 22 2019 06:33:00 Credit One Bank, PO Box 98872, Las Vegas NV 89193-8872  
 14337464 EDI: DISCOVER.COM Jun 22 2019 06:33:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 14322582 EDI: DISCOVER.COM Jun 22 2019 06:33:00 Discover Bank, Discovery Products Inc., PO Box 3025, New Albany, OH 43054-3025  
 14322583 +EDI: DISCOVER.COM Jun 22 2019 06:33:00 Discover Financial Services LLC, P.O. Box 15316, Wilmington, DE 19850-5316  
 14322584 +EDI: TCISOLUTIONS.COM Jun 22 2019 06:33:00 Emblem Mastercard, PO Box 89210, Sioux Falls, SD 57109-9210  
 14322585 +EDI: AMINFOFP.COM Jun 22 2019 06:33:00 First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145  
 14322588 E-mail/Text: bankruptcyc@hccredit.com Jun 22 2019 02:37:38 HC Processing Cntr, PO Box 829, Springdale, AR 72765-0829  
 14322589 EDI: IRS.COM Jun 22 2019 06:33:00 Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia PA 19101-7346  
 14322590 EDI: JEFFERSONCAP.COM Jun 22 2019 06:33:00 Jefferson Capital Systems, PO Box 7999, Saint Cloud, MN 56302-9617  
 14322591 +E-mail/Text: BKRMail0PS@weltman.com Jun 22 2019 02:36:26 Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4600  
 14322595 EDI: MERRICKBANK.COM Jun 22 2019 06:33:00 Merrick Bank, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 14322594 +EDI: MERRICKBANK.COM Jun 22 2019 06:33:00 Merrick Bank, 10705 S Jordan Gtwy, Suite 200, South Jordan, UT 84095-3977  
 14322600 +E-mail/Text: ecfbankruptcy@progleasing.com Jun 22 2019 02:36:58 NPRO Texas, LLC, Progressive Leasing, 256 West Data Drive, Draper, UT 84020-2315  
 14322604 EDI: PRA.COM Jun 22 2019 06:33:00 Portfolio Recovery Assoc. LLC, POB 41067, Norfolk, VA 23541  
 14340307 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 22 2019 02:36:32 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946  
 14322603 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 22 2019 02:36:32 Pennsylvania Department of Revenue, Department 280946, Attn: Bankruptcy Division, Harrisburg, PA 17128-0946

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Form ID: 309I

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

14322607 EDI: AGFINANCE.COM Jun 22 2019 06:33:00 SpringLeaf Financial Services,  
2959 Rt 611 Suite 105, Tannersville, PA 18372  
14322606 EDI: AGFINANCE.COM Jun 22 2019 06:33:00 SpringLeaf Financial Services, PO Box 59,  
Evansville, IN 47701  
14322609 +E-mail/Text: BKRMailOps@weltman.com Jun 22 2019 02:36:56 Weltman Weinberg & Reis,  
PO Box 93596, Cleveland OH 44101-5596

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,  
Reading, PA 19606-2265  
smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
14322602 ##+Penn Credit Corporation, 916 S 14th Street, Harrisburg PA 17104-3425

TOTALS: 0, \* 2, ## 1

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on June 21, 2019 at the address(es) listed below:

J. ZAC CHRISTMAN on behalf of Debtor Monica Borja zac@fisherchristman.com,  
office@fisherchristman.com  
KEVIN G. MCDONALD on behalf of Creditor Paramount Residential Mortgage Group, Inc.  
bkgroup@kmllawgroup.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf\_frpa@trustee13.com  
SCOTT F. WATERMAN (Chapter 13) on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)  
ECFMail@ReadingCh13.com, ecf\_frpa@trustee13.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	Monica Borja	Social Security number or ITIN xxx-xx-7257
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter 13 5/9/19
Case number:	19-13024-amc	

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Monica Borja	
<b>2. All other names used in the last 8 years</b>	aka Monica Rubio-Borja, fka Monica Rubio	
<b>3. Address</b>	913 Constitution Avenue Pen Argyl, PA 18072-9518	
<b>4. Debtor's attorney</b> Name and address	J. ZAC CHRISTMAN Fisher Christman 530 Main Street Stroudsburg, PA 18360	Contact phone 5702343960 Email: <a href="mailto:zac@fisherchristman.com">zac@fisherchristman.com</a>
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: <a href="mailto:ECFMail@ReadingCh13.com">ECFMail@ReadingCh13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 6/21/19

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>July 23, 2019 at 01:30 PM</b> The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> 9/21/19 <b>Filing deadline:</b> 7/18/19 <b>Filing deadline:</b> 11/5/19
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$1775.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 8/22/19 at 10:00 AM, Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	